



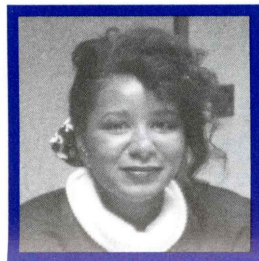
UNITED SPECIAL
WAY ISSUE

profile

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The 1993 United Way Fundraising Campaign is swinging into high gear, and this year's drive promises to be as intense and exciting as last year's, says Ernie Brodsky, Campaign Chairman. "Our 1992 campaign was the company's most successful ever, thanks to employee efforts," says Brodsky. "Employees raised a record \$445,000. That donation, added to the BCBSF corporate gift of \$25,000, resulted in a total contribution for the United Way and its member agencies of more than \$470,000."

These donations helped the United Way fund services throughout the state in 1992, a year of several noteworthy events for the agency, including a shake-up at the national level early in the year and a killer hurricane that devastated the Southern tip of Florida in late August.

The events of the year help explain the theme of this year's campaign: "Caring People, Helping Hands. Now, More Than Ever — It's Good To Have The Blues Behind United Way."

"Based on the tremendous outpouring of support our employees have shown for United Way throughout the year, we thought this theme really captured the sentiment perfectly," says Brodsky.

"And in light of Hurricane Andrew's devastation and the other ongoing needs of communities around the state, we wanted to remember that it takes all of us working together to make a difference," says Brodsky.

Rallies Planned For October And November

After weeks of planning and coordination, all the preparation for the fundraising rallies is nearly complete. Rallies will begin



October 15 and will be held in the Jacksonville and regional offices through November.

The format of the campaign and the rallies will be similar to

last year's, with a few enhancements. For example, at the start of each rally, there will be a brief question and answer period during which employees will



Photography by Kelly LaDuke

A young reader enjoys a good book at Daniel Memorial, a United Way agency offering foster care, group care and training in independent living to emotionally disturbed adolescents and youth.



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editor and writer

Rejeanne Davis Ashley

contributing writer

Kay Johnson

manager

Harold Barnett

design and production

Clint Burbridge Design

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Articles and photographs about the company's programs, policies, products and people may be submitted for consideration. Please send to: Rejeanne Davis Ashley, Public Relations, Riverside Home Office Complex, 19T. For information, call (904) 791-6329 or contact your regional representative with story ideas.

regional contacts

Northeast, Maria Sims, Leslie Florence

Southern, Shelly Spivack

Central, Barbara Schreiner Bowles

West Coast, Yolonda Hazel

Northwest, Sue Kever

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cover continued...



Photography by Kelly LaDuke

A terminally ill patient is comforted by a Hospice volunteer. Hospice of Northeast Florida, a United Way agency, provides home health care to terminally ill people and support services to surviving friends and relatives.

be encouraged to share their thoughts about United Way.

"Employees who attended our summer Listening Sessions with United Way representatives told us this kind of interactive format was very useful," says Karen Morris, campaign coordinator. "They thought other employees would really enjoy the opportunity to ask questions that might not be addressed if the presentations were strictly 'one way communications' as they have been in the past."

There will also be slight changes to the logistics affecting how the rally rooms are set up and how pledge cards are distributed and collected. "Our goal is to reduce the long lines and occasional delays that can happen when you try to pull together a large number of employees for a corporate meeting," says Morris.

As in previous years, all employees will attend the rallies scheduled for their area. "We will work with representatives from each department to ensure that all employees have an opportunity to attend a rally and learn about the United Way," says Morris. "This year, besides asking employees to consider a financial donation, we also want to encourage employees to show their support of United Way in other ways. For example, a number of BCBSF employees are already very involved in community and volunteer activities that support the United Way or its member agencies. Building

on this commitment, we'll have more information about specific agencies, and we'll have sign-up sheets for employees who want to volunteer their time and skills. In addition, there will be a special box on each pledge card that employees can mark if they'd like to volunteer to help United Way agencies."

Year-Round Focus

The intent of this additional emphasis on volunteerism is to broaden the scope of our corporate involvement with United Way, says Tom Albright, Senior Vice President and Chief Marketing Executive, who sits on the board of United Way of Northeast Florida.

"We see the United Way as an extremely efficient and effective community service organization," says Albright. "We believe supporting United Way is the single best way that Blue Cross and Blue Shield of Florida, as a responsible corporate citizen, can make a positive difference in our community."

"The bottom line is that even though United Way is a nonprofit agency, it is very efficiently run and strongly results-oriented," says Albright. "Through outstanding volunteer and staff leadership, United Way has almost doubled campaign results over the last five years and has been

consistently recognized as a leader among United Ways nationally.

"Furthermore, the United Way of Northeast Florida's fundraising and overhead costs are a low 13.4 percent, compared to the national average fundraising cost for a nonprofit agency of 30-35 percent," says Albright. "Their performance speaks well of the organization, and explains why Blue Cross and Blue Shield of Florida remains committed to providing as much support as possible year-round, not just at fundraising time."

"We know employees are very committed to supporting the United Way financially and with their time and efforts," says Karen Morris. "What's next for us strategically is to enhance and maximize that support, individually and corporately. That's why employees have been asked to share information with us about their community interests, their current volunteer activities, and what they'd like to see BCBSF more involved with in the future. Identifying and tracking employee involvement will be a strong emphasis of this year's campaign."

"We feel very positive about United Way," says Ernie Brodsky. "I think that's clear to everyone involved. We're looking forward, not only to a successful campaign, but also to a continued positive relationship with this organization that does so much for our communities." ■

in the spotlight

United Way Agency Fair

The United Way and nine of its member agencies distributed information and provided services at an onsite agency fair September 29 and 30.

Jacksonville employees who attended the agency fair at either Riverside Home Office or Freedom Commerce Centre were able to talk to representatives from agencies like the Youth Crisis Center, American Red Cross and Hospice of Northeast Florida. The Speech and Hearing Center conducted hearing screenings for employees and Prevent Blindness* provided free glaucoma and visual acuity exams.

"The agency fair was coordinated to give employees an opportunity to learn more about the agencies their contributions help support throughout the year," says Lisa Keith, campaign assistant.

About 200 employees participated in the fair. Those who visited each display earned a chance toward prizes. The winners are listed below.

Freedom Commerce Centre: Cathy Roberts, first prize, \$30 in Travelhost Cheques. Silvia McCloud, second prize, 2 AMC movie passes and campaign T-shirt. Jose Sanchez, third prize, two campaign T-shirts. Elaine Bobek, fourth prize,



IS&O's Bill Smith talks with a representative from Family Health Services at the September 29-30 United Way agency fair. Childbirth Education Association, Family Counseling Services, United Way, Visting Nurses Association and YMCA also participated in the fair (as did the others named to the left.)

campaign T-shirt.

Riverside Home Office Complex (same prizes as above): Debra Defoe, first prize. Tammie Burnsed, second prize. Mary Tsismelis, third prize. Bill Aberly, fourth prize. ■

**Though Prevent Blindness is not a United Way agency, they were invited to attend the fair.*

1993 United Way Steering Committee

Tom Albright (United Way Board Member), Senior Vice President and Chief Marketing Executive.
Ernie Brodsky (Campaign Chairman), Vice President, Northeast Region.
Paul Jennings (Campaign Chairman), Vice President, Senior Markets
Rejeanne Davis Ashley, Public Relations
Harold Barnett, Public Relations
Paulette Eison, Systems
Bob Grant, CMIR
Ralph Greene, Medicare B
Lisa Keith (Campaign Assistant), Employee Services
Chris Lyttle, Employee Relations
Karen Morris (Campaign Coordinator), Employee Services
Roger Morton, Creative Services
Sharon Pastorius, Public Relations
Rosalind Sandell, Payroll
Karl Smith, FEP

Keel Club Sets High Membership Goals

Last year's United Way campaign was record-setting, not only in employee and corporate contributions, but also in employee participation, especially at the Keel Club level. Keel Club members make financial donations of \$1,000 or more to United Way.



Blue Cross and Blue Shield of Florida increased its Keel Club membership from 13 members in 1991 to 39 members in 1992.

"This year, we hope to increase membership even more," says Paul Jennings, vice president of Senior Markets. Jennings, co-chairman of this year's United Way campaign, will lead the Keel Club efforts to recruit new members.

"We hope to add at least another 20 members," says Jennings. "The way we're planning to do this is by asking current members to become more involved in the recruitment process and talk to their peers and employees about the importance of United Way. Keel

Club members traditionally are both formal and informal leaders in the organization who interact a great deal with employees throughout the company. They are generally seen as role models of corporate and community involvement. Given the quality and commitment of our current members, we are very positive that we'll meet our 1993 membership goals."

This year, for the first time, United Way will recognize families in which both husband and wife work and contribute to United Way. If their combined contributions equal \$1,000 and represent one percent of their salaries, both husband and wife are listed as Keel Club members. They do not have to work for the same company to qualify.

For more details or to join the Keel Club, call Jennings at (904) 363-4805. ■

BCBSF Leads United Way Mentoring Session

This year, when more than 5,000 Jacksonville volunteers campaign for the United Way, they may be using tips they learned from BCBSF.

That's because our campaign was so successful last year, United Way staffers asked Blue Cross and Blue Shield of Florida to share the "secrets of our success" with volunteers from other area businesses at a mentoring session held in July.

"Being a new coordinator or even a veteran can be difficult in a company no matter what the size," explains Connie Hodges, vice president of

Fundraising and Resource Development for United Way.

So for half a day, several members of BCBSF's 1992 United Way Steering Committee counseled their counterparts from American TransTech, Purdue Office Interiors, St. Luke's Hospital and other area companies, helping them overcome the difficulties and learn how to run a successful campaign. They focused on communications, print materials, pledge cards, budgeting and getting management involved.

Last year, United Way reminded us "when you're part of a group you can accomplish a lot." This year, thanks to BCBSF, other area companies will accomplish a lot more for United Way. ■

employees only

Agencies Supported By United Way of Northeast Florida

Member Agencies

The following are member agencies of United Way. They maintain volunteer-approved performance standards. They receive ongoing, multi-year operating funds from United Way's Community Solutions Fund:

All Saints Early Learning and Community Care Center
American Red Cross
ARC-Duval
ARC-Nassau
Arthritis Foundation
Big Brothers/Big Sisters
Boy Scouts of America
Boys and Girls Clubs
Bridge The Gap
Catholic Charities Bureau
Cerebral Palsy
Child Guidance Center
Childbirth Education Association
Children's Home Society
Clara White Mission
Clay County Community Services
Council on Aging
Daniel Memorial
Deaf Service Center
Episcopal Child Care and Development Centers, Inc.
FAM-Co Learning and Development
Family Counseling Services
Family Health Services
Gateway Girl Scout Council, Inc.
Gateway Nursery and Kindergarten
Girls Incorporated of Jacksonville
Golfbrook Day Care Center
Goodwill Industries
Hospice of Northeast Florida
Hubbard House
Jacksonville Area Legal Aid
Jacksonville Infant Day Care
Jacksonville Urban League
Jewish Family and Community Services
Joseph E. Lee Child Development Center
Learn To Read
Lutheran Social Services
Mental Health Association
The Midas Touch Developmental Day Care Center
Morning Star School
Nassau County Volunteer Center
Normandy Village United Methodist Day Care Center
Northeast Florida Council on Alcoholism and Drug Abuse
Pine Castle, Inc.
Riverside Park Child Care Center
The Salvation Army
Speech & Hearing Center
Travelers Aid Society
USO
Visiting Nurses Association
YMCA
YWCA
Youth Crisis Center

Listening Sessions Well Received

Early in 1992, media attention about the United Way of America (UWA) and its then-president William Aramony led to increased interest in the United Way as a whole. The more than 1,400 independent, locally managed United Way agencies around the country, deeply concerned about the allegations of financial impropriety and excess on the part of the president of the United Way of America, took immediate action.

United Way of Northeast Florida, one of the local agencies BCBSF supports with its donations, responded by suspending payment of dues to United Way of America, calling for Aramony's immediate resignation, and demanding that the UWA tighten its financial controls.

United Way of Northeast Florida then focused its attention on addressing the concerns of the community it serves, which includes Baker, Clay, Duval, Nassau and parts of St. Johns counties. One of the ways the agency accomplished this was by sending knowledgeable spokespersons to speak to the employees of various businesses who coordinate

What is the relationship between United Way of Northeast Florida and the United Way of America?

United Way of America is a trade association from which local United Ways can receive services such as advertising and staff and volunteer training. Our United Way is governed by a volunteer Board of Directors which voted in February to suspend payment of dues to United Way of America until they prove they are operating in our community's best interest.

I heard on the news that United Way has stopped funding the Boy Scouts of America. Why?

A California United Way ceased funding the Boy Scouts in San Francisco, but that does not involve the United Way of Northeast Florida. The local United Way has had a strong relationship with our local Boy Scouts for more than 50 years. No contributions to the Northeast Florida Council of Boy Scouts will be stopped.

I have a strong opinion on the abortion issue. Does the local United Way support Planned Parenthood?

The local United Way does not support

Planned Parenthood or any organization that takes a stance on the abortion issue. Our local United Way is neither pro-choice nor pro-life. United Way works to unite the community, not to divide it.

What if I want to contribute to specific agencies?

If you feel strongly about an agency, you can designate your contribution directly to the agency. But remember, it takes several agencies and programs working together to provide all the help community members need.

Why can't I give to an agency directly? Why do I have to go through United Way?

You don't have to go through United Way. But by doing so, supported agencies can spend less time fundraising and more time providing services for the community.

I don't really make that much money. Can I just give a one-time donation? How much is acceptable?

Giving is a personal decision. Your contribution, no matter how much, will help community members that need it the most — the elderly, disabled children, troubled teenagers, and many more.

For example, \$2 a week provides food for two homeless people for a month, \$5 a week provides transportation services for 60 elderly people who can't get around alone; \$10 a week provides a trained nurse to visit the ill and homebound; \$15 a week provides tutors and study materials for 3 illiterate adults and \$25 a week houses two abused children in emergency shelter care for a whole year. As a rule of thumb, most contributors donate one percent of their salary, but the amount is up to you.

The most important thing to remember is that if we don't give, the people who are least able to help themselves will be hurt the most. ■

Photography by Kelly LaDuke



Walter Bussells, Jacksonville Electric Authority's Associate Managing Director of Finance and Administration, was one of the featured speakers at this summer's United Way Listening Sessions. The sessions were held to give BCBSF employees a chance to ask questions about United Way and how it works.

fundraising campaigns for United Way. BCBSF sponsored a number of these "United Way Listening Sessions" to give employees an opportunity to learn more about the agency and how it works.

Lisa Keith, 1993 United Way Campaign assistant, says the sessions were well received by the employees who attended, especially because of the caliber of the speakers who answered their questions about United Way.

Bernard Gregory, retired executive from Southern Bell; Charles Wilson, Senior Vice President, Corporate Services, Barnett Bank; Catheryn Winterfield, president of The Winterfield Group; Susan Hamilton, assistant vice president of Administration, CSX Transportation, and Walter Bussells, Associate Managing Director, Finance and Administration, Jacksonville Electric Authority, led the question and answer sessions, which were also attended by members of the BCBSF United Way Steering Committee.

Here are some of the common questions employees had for the United Way representatives.

United Way at Work Seminar

Thanks to the United Way at Work program, hundreds of BCBSF employees are better informed about topics of special interest to them, such as handling credit wisely, dealing with their teenagers, and refinancing their homes.

As a way of "giving something back to the BCBSF employees," United Way held a series of summer sessions at the Riverside Home Office Complex and Freedom Commerce Centre. Employees who attended the sessions gave them glowing reviews, such as: "They were the most interesting seminars I have attended in my 19 years with BCBSF"; "We want to see more of these sessions!" and "The speakers were informed and interesting..."

Below are some of the highlights of the sessions:

Wise Use of Credit

The seminar, dealing with the do's and don'ts of credit management, was presented by Kaye Smith, consumer counselor, and Jan Glasgow, education coordinator, both from Family Counseling Services.

"People are often overextended and don't realize it because somehow they manage to pay monthly bills," says Smith. She shared some tips with attendees:

- Never co-sign a loan. If the payer defaults, the co-signer is not informed until it's too late, often resulting in a damaged credit record.
- Get a copy of your credit file every year and check it for errors, especially if you have a common last name. Then insist on a corrected copy if errors are found.
- If you do get overextended, write a letter of a hundred words or less to the credit bureau explaining the problem and how you are solving it. The letter is kept in your file.

Teen Parenting: Survival Techniques.

This well-attended seminar was led by Tricia Mowry, community educator and mental health counselor with The Bridge, a multi-service agency for kids and parents.

Mowry started by asking parents to close their eyes and be 16 again. "What was on your mind?" she asked.

The parents remembered. Girls. Boys. Dates. Music. Going out. Friends.

"Peers have always been a motivating force," said Mowry. "Kids haven't changed, but the world has."

Today, the teenage dropout rate is 20 percent. Fifty percent of kids using alcohol or drugs end up in jail. Mowry has seen a 7-year-old arrested for car theft, a 9-year-old arrested for bringing a gun to school. Twenty percent of all boys are sexually active before age 12; eleven percent of the girls. Jacksonville has 1,000 reported cases of AIDS; for every AIDS case, there are now twelve with HIV.

So what do parents do? Mowry's long list of techniques include:

Communicate with your kids. Respect them. Accept them as is. Appreciate them. Listen carefully. Care about the things that are important to them. Let them learn from the logical consequences of living. Ask for their opinion. Show confidence in their judgment. Focus on the positive. Give them



Consumer Credit Counselor Kaye Smith told mortgage seminar attendees to think carefully before refinancing their homes.

responsibilities and expect responsible behavior.

"Have and communicate the courage to be imperfect," said Mowry. "Many parents are looking for answers. You are not alone." The Bridge, First Call for Help, Youth Crisis Center and Children's Home Society have classes and training sessions to teach survival techniques to parents. Just call to enroll.

Mowry had a final word of comfort. "There's no such thing as a perfect parent." The last page of her flip chart read "Pobody's Nerfect."

Mortgage Seminars

The lowest mortgage rates in nearly 20 years helped attract 125 employees to this seminar. Consumer Credit Counselor Kaye Smith told the group to take "first things first."

"You cannot purchase a home without knowing how much you're worth, how much your expenditures are each month, how much you can afford," said Smith.

Smith gave some guidelines. "You can afford a house that costs one-and-a-half to two times your gross annual salary," she said. "If you and your spouse have a combined income of \$60,000, look at houses between \$90,000 and \$120,000. If you want more house, get a higher paying job or a part-time job."

One of the most important decisions is the kind of house you need. If you're looking for a starter home, will you need to move if you have children? What about the age of your parents? Down the road, will they come to live with you? Do you need an extra room for them?

The seminar covered three kinds of mortgages:

- VA (Veterans Administration), for active and retired military, requires no down payment and usually has a slightly lower interest rate.
- FHA, a government-insured loan, has a slightly lower down payment and interest rate. However, there are strict qualification guidelines for both the buyer and the house. Also, FHA may require additional insurance, so ask when you apply.
- A conventional mortgage requires a 20 percent down payment at most mortgage companies and banks.

Smith's guidelines for refinancing were: "Don't do it unless you can save 2 percent or more on your current mortgage. Then plan to remain in your house five to seven more years to recover interest points and closing costs that could amount to several thousand dollars. Shop around for the best deal." ■

Contractual Agencies

United Way contracts with these agencies for specific community projects. These agencies receive ongoing, multi-year operating funds from United Way's Community Solutions Fund: Jacksonville Community Councils, Inc. Volunteer Jacksonville

Certified Agencies

These agencies receive funds earmarked to them by contributors and are eligible for Community Solutions Funds:

Children's Crisis Center, Inc.
Clay County Association for the Retarded
Gateway Community Services
Jacksonville Literacy Coalition
Jacksonville Marine Institute
Jewish Community Alliance
Keep Safe Adult Day Care Center
National Conference of Christians and Jews, Inc.
P.A.C.E. Center for Girls, Inc.
River Region Human Services, Inc.
Warner Webb Center for Independent Living

When You Don't Know Who To Turn To:

First Call Information and Crisis Line. 632-0600.



A 24-hour service provided by Lutheran Social Services.

Community Initiatives & Partnerships

These partnerships are United Way of Northeast Florida supported efforts that represent new ways of solving problems in our community. These partnerships receive Community Solutions Funds:

First Call
Jacksonville Cities in Schools, Inc.
Northeast Florida AIDS Network, Inc.
Partnership for Community Philanthropy
Partnership for Workforce Preparation
Project Blueprint
United Negro College Fund



day of caring

On Friday, October 9, 1992, more than fifty BCBSF employees "rolled up their sleeves" and lent their support to three United Way agencies for the company's first Day of Caring.

- At the **Jacksonville Food Bank**, 1502 Jessie Street, BCBSF volunteers helped organize, pack and distribute boxes of food for needy families. The Food Bank is operated by Lutheran Social Services of Northeast Florida.
- At the **Boys and Girls Club**, 313 East Tenth Street, a large crew of BCBSF employees painted a recreation room, replaced damaged ceiling tiles, and helped clean and organize supplies. The Boys and Girls Clubs, located throughout the city, offer social, recreational and educational programs to help kids reach their full potential.
- Children were also the beneficiaries of the volunteer assistance of the third group of BCBSF employees, who visited **Normandy Village United Methodist Day Care** on 7915 Herlong Road. Here, volunteers helped by reading to the children, telling stories, playing games and teaching crafts.

Look for photos of the Day of Caring activities in the next issue of *Profile*.

To learn how you can volunteer your time and energy to help the United Way or any of its member agencies, call Employee Services at 791-8161.

for your information

The Basics of United Way

Below is some basic information about United Way to help you understand what it is and how it works for you and your community. For more information, contact Lisa Keith in Employee Services. She can send you detailed brochures about United Way and its member agencies.

What is United Way?

United Way is a nonprofit organization that brings people

United Way funding allows agencies to concentrate on what they do best — providing needed services to people in our community.

Who runs United Way?

Each year, more than 5,000 unpaid local volunteers are ultimately responsible for your United Way. They are people from all segments of the community with one thing in common: the desire to help our community be a better place by volunteering their time and talents. A professional staff administers the

Why does United Way only come around one time a year?

United Way only comes around once a year to raise money, but your United Way works all year long to solve problems in our community. Throughout the year, United Way is busy processing the results of the campaign, identifying the most urgent community needs, distributing the funds and seeking new approaches to bring organizations together to solve problems. We only conduct your organization's campaign once a year to be cost effective as well as convenient to you. In addition, United Way of Northeast Florida conducts a United Way at Work program, a year-round program designed to give something back to employees in the form of agency seminars and information about United Way, agency services and how their dollars are being spent in the community. (See article, page 5.)

I don't use any of the agencies, so why should I give?

You may already have used the services of a United Way agency and never realized it. We may all need the disaster services of the American Red Cross, the youth development service of the Boy Scouts and Girl Scouts, the child or adult day care services provided by a number of United Way agencies or a variety of other valuable services provided by each United Way member and certified agency. When you or a family member is confronted with a problem, you can turn to United Way agencies for support and help. ■



Funding for agencies that provide services to children at risk represents about 14 percent of the United Way of Northeast Florida's total budget.

and organizations together to help others in need. United Way is run by volunteers. Its mission is "to increase the organized capacity of people to care for one another." United Way helps bring about positive community change and serves as a leader in solving community problems. United Way raises funds for many local agencies and programs that provide a broad range of services throughout Florida.

Why is there a United Way?

United Way exists because people care for others and want to help others in need. To make the best use of contributor dollars, United Way holds one campaign each year instead of each agency conducting its own campaign, which would result in many appeals at your workplace. By consolidating many fundraising efforts into one, United Way saves multiple campaign costs, minimizes the requests and serves our community efficiently.

day-to-day operations of United Way, and a volunteer Board of Directors representing the entire community makes all policy decisions. Volunteer committees work on and provide direction for all major functions of United Way such as fundraising, marketing, finance, administration, fund distribution, strategic planning and communications.

